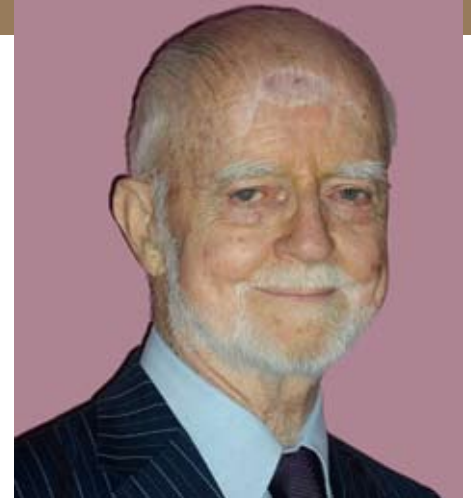


John Crawford



A Tale of Two Cohorts

Boomers and Seniors. Together, they make up 48 percent of the population of Canada.

That simple statistic is causing many professionals and corporations to pay closer attention to the Greying of Canada. In 2012, 1000 Canadians will turn 60 every day.

The demographic change will not be a gradual (gentle) greying; it will be more like a Silver Saturation. When this tsunami of Boomers hits the beach, what will change in our society?

The answer is simple.

Everything.

Well before mid-century, when 1 in 5 Canadians will be over 65, think of the Implications.

In Education

By 2016, there will be more Canadians over 60 than under 14! This has never happened before. Federal and provincial funding will shift up the age scale—from kids to Seniors—to follow the areas of greatest need and demand. School buildings will be converted into Senior centres for learning, recreation, and cultural activities.

In Health Care

There will be increased demand for joint-replacement surgery as the knees and hips of active Boomers—now Seniors—begin to wear out.

In Travel and Tourism

This industry anticipates a major upswing in business, as myriad new retirees take those long-planned trips.

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In Retirement

This will be very different from the traditional stop-working process. For many, it will be a staged or phased process, involving part-time work, flex hours, working from home, and/or job-sharing. Many others will continue to work past any typical retirement age, because they wish to remain active or because of economic necessity.

Some will start their own businesses. Some will officially leave their companies to activate their retirement benefits package, only to be re-hired as consultants, performing virtually the same functions as before. Some companies are following this practice now to counteract the difficulty of replacing experienced and seasoned employees as they reach retirement age.

In Family Structure

In the year 2000, only 6 percent of Canadians over 65 had ever been divorced. By 2010, that figure will

be at least 50 percent. That means widespread re-formation of family structure, with many stepchildren, ex-spouses, and blended families. With more complex family structures will come more complex Wills and inheritance issues.

Similar scenarios can be projected for topics such as housing design, real estate sales, political activity, volunteerism, religious participation, sales and marketing strategies, and consumer behaviour.

Are these predictions about the impact of The Age Wave, as visionary Ken Dychtwald called it, merely wild speculation or do they have any basis in science? Yes, they have. That kind of futurology is based on what gerontologists call The Cohort Effect.

The Distinction between Aging Effects and Cohort Effects

Aging effects are the predictable, natural changes everyone experiences with the passing of the years—for example, greying and/or loss of hair, skin wrinkles, reduction in muscle strength.

Cohort effects are a result of collective life experiences in the social, political, and psychological environments of our lives.

For example . . .

Today's Seniors are a cohort that shared the experience of growing up in The Great Depression of the '30s and fighting in World War II.

Today's Boomers grew up in the years of postwar prosperity, lived through the Hippie era, Haight-Ashbury, the Civil Rights movement, and the Vietnam war.

Their respective life experiences have created two contrasting sets of people. Their characteristics and traits look like this.

Seniors	Boomers
They are savers.	They are spenders.
They are risk and debt averse.	They are risk-takers and credit-savvy.
They trust government and large bureaucracies.	They are sceptical of authority.
They believe in teamwork and are cooperative and action-oriented.	They are individualistic and performance-oriented.
They have a strong sense of social responsibility.	They put greater focus on personal achievement.
They value social and financial legacy.	They live in the moment and are self-reliant.
They are generous charitable donors.	They have higher discretionary incomes, but are more sceptical and cautious in giving.

As with all generalizations, there are many exceptions to those characterizations. The overall traits for each group are, however, tenable. The qualities reflect the ways in which Seniors and Boomers were molded, shaped, and coloured by the life experiences and circumstances they shared with others born around the same timespan.

The variations in the two groups do not suggest one group is better than the other; they are simply different. And, it is the differences that we must understand and accommodate in dealing, as a society, with tomorrow's Seniors—today's Boomers.

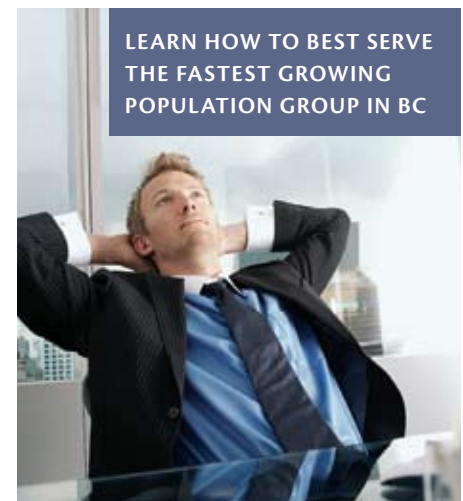
Research in human development consistently shows that as we age, our persona does not change significantly. Knowing this, and aware of the traits and characteristics that make today's Boomers so unique, we can predict with reasonable certainty what tomorrow's Seniors will be like.

Whether that is a sobering or a comforting thought is a fertile field for debate. ▲

Dr. John Crawford is a former professor of Gerontology at SFU who, in retirement, was cofounder of the Canadian Academy of Senior Advisors in 2003. He continues to serve as its Vice President, Education.

In its 5 years of operation, the Canadian Academy of Senior Advisors has had the privilege of training over 3000 Canadian professionals to become CSAs (Certified Senior Advisors). They work with today's Seniors and the Seniors of tomorrow, the Baby Boomers.

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